

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:	§	Case No. 15-20070
	§	
THOMAS WHITE	§	
	§	
	§	
Debtor(s)	§	

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT  
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

David P. Leibowitz, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	\$0.00	Assets Exempt:	\$13,796.45
<i>(without deducting any secured claims)</i>			
Total Distributions to Claimants:	\$3,150.74	Claims Discharged Without Payment:	\$25,556.88
Total Expenses of Administration:	\$1,113.86		

3) Total gross receipts of \$9,669.78 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$5,405.18 (see **Exhibit 2**), yielded net receipts of \$4,264.60 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from <b>Exhibit 3</b> )	\$9,941.00	\$0.00	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin. Fees and Charges (from <b>Exhibit 4</b> )	NA	\$1,113.86	\$1,113.86	\$1,113.86
Prior Chapter Admin. Fees and Charges (from <b>Exhibit 5</b> )	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From <b>Exhibit 6</b> )	\$0.00	\$0.00	\$0.00	\$0.00
General Unsecured Claims (from <b>Exhibit 7</b> )	\$28,134.80	\$25,364.62	\$25,364.62	\$3,150.74
<b>Total Disbursements</b>	\$38,075.80	\$26,478.48	\$26,478.48	\$4,264.60

4). This case was originally filed under chapter 7 on 06/09/2015. The case was pending for 18 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/10/2016

By: /s/ David P. Leibowitz  
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT RECEIVED
Unscheduled 2015 Tax Refund	1224-002	\$9,669.78
<b>TOTAL GROSS RECEIPTS</b>		\$9,669.78

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT PAID
THOMAS WHITE	Exemptions	8100-002	\$5,405.18
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			\$5,405.18

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Gateway Financial Solutions	4210-000	\$9,941.00	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED CLAIMS</b>			\$9,941.00	\$0.00	\$0.00	\$0.00

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
David Leibowitz, Trustee	2100-000	NA	\$1,066.15	\$1,066.15	\$1,066.15
David P. Leibowitz, Trustee	2200-000	NA	\$18.32	\$18.32	\$18.32
Green Bank	2600-000	NA	\$29.39	\$29.39	\$29.39
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		NA	\$1,113.86	\$1,113.86	\$1,113.86

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

NONE

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

NONE

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

<b>CLAIM NUMBER</b>	<b>CLAIMANT</b>	<b>UNIFORM TRAN. CODE</b>	<b>CLAIMS SCHEDULED</b>	<b>CLAIMS ASSERTED</b>	<b>CLAIMS ALLOWED</b>	<b>CLAIMS PAID</b>
1	Gateway Financial Solutions	7100-000	\$9,941.00	\$11,863.62	\$11,863.62	\$1,473.67
2	City of Chicago Department of Finance	7100-000	\$14,850.80	\$13,501.00	\$13,501.00	\$1,677.07
	CDA/Pontiac	7100-000	\$673.00	\$0.00	\$0.00	\$0.00
	MSCI, Inc.	7100-000	\$300.00	\$0.00	\$0.00	\$0.00
	Peoples Energy	7100-000	\$1,900.00	\$0.00	\$0.00	\$0.00
	Stellar Recovery, Inc.	7100-000	\$130.00	\$0.00	\$0.00	\$0.00
	Transworld Systems, Inc.	7100-000	\$340.00	\$0.00	\$0.00	\$0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$28,134.80	\$25,364.62	\$25,364.62	\$3,150.74

## ASSET CASES

Case No.: 15-20070-JSB  
Case Name: WHITE, THOMAS  
For the Period Ending: 12/10/2016

Trustee Name: David Leibowitz  
Date Filed (f) or Converted (c): 06/09/2015 (f)  
\$341(a) Meeting Date: 07/21/2015  
Claims Bar Date: 06/29/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
<b>Ref. #</b>					
1	American Currency (cash on hand)	\$1.45	\$0.00	\$0.00	FA
2	Checking Account	\$400.00	\$0.00	\$0.00	FA
3	Used Household Furniture	\$6,500.00	\$0.00	\$0.00	FA
<b>Asset Notes:</b> Claimed exemption in excess of allowed. Trustee does not believe that furniture has value in liquidation					
4	Men's Used Clothing/Apparel	\$500.00	\$0.00	\$0.00	FA
5	2003 Chrysler	\$3,395.00	\$0.00	\$0.00	FA
<b>Asset Notes:</b> Debtor deleted this vehicle when he filed amended schedule B on October 5, 2015 and added the Ford F250 (item 6 below). It appears that the Chrysler was either surrendered to or repossessed by Gateway Financial, as Gateway filed POC for deficiency.					
6	2000 Ford F250 (u)	\$3,000.00	\$0.00	\$0.00	FA
<b>Asset Notes:</b> This appears to be his only vehicle according to the amended schedules. Exemption is in excess of vehicle exemption, but for \$600, not worth pursuing.					
7	Unscheduled 2015 Tax Refund (u)	\$0.00	\$4,264.60	\$9,669.78	FA
<b>Asset Notes:</b> Debtor's pro-rated portion: \$5405.18					
<b>TOTALS (Excluding unknown value)</b>					
	\$13,796.45	\$4,264.60		\$9,669.78	<u>Gross Value of Remaining Assets</u> \$0.00

**Major Activities affecting case closing:**

06/30/2016 2016 Reporting Period:  
Asset Case - Intercepted 2015 tax refund  
Claims bar date: 6/29/16  
Claims have been reviewed and case is ready for TFR

Initial Projected Date Of Final Report (TFR): 12/31/2016

Current Projected Date Of Final Report (TFR): 08/26/2016

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ

FORM 2  
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CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-20070-JSB  
Case Name: WHITE, THOMAS  
Primary Taxpayer ID #: \*\*\_\*\*\*1723  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 6/9/2015  
For Period Ending: 12/10/2016

Trustee Name: David Leibowitz  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*7001  
Account Title:  
Blanket bond (per case limit): \$5,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
03/28/2016		United States Treasury	Unscheduled 2015 Tax Refund	*	\$9,669.78		\$9,669.78
	{7}		Debtor's pro-rated portion \$5,405.18	1224-002			\$9,669.78
	{7}		Estate portion of 2015 tax refund \$4,264.60	1224-000			\$9,669.78
03/31/2016		Green Bank	Bank Service Fee	2600-000		\$1.00	\$9,668.78
03/31/2016	3001	THOMAS WHITE	Debtor's Pro-Rated Portion of Tax Refund	8100-002		\$5,405.18	\$4,263.60
04/29/2016		Green Bank	Bank Service Fee	2600-000		\$8.28	\$4,255.32
05/31/2016		Green Bank	Bank Service Fee	2600-000		\$6.64	\$4,248.68
06/30/2016		Green Bank	Bank Service Fee	2600-000		\$6.63	\$4,242.05
07/29/2016		Green Bank	Bank Service Fee	2600-000		\$6.84	\$4,235.21
10/18/2016	3002	David Leibowitz	Trustee Compensation	2100-000		\$1,066.15	\$3,169.06
10/18/2016	3003	David P. Leibowitz	Trustee Expenses	2200-000		\$18.32	\$3,150.74
10/18/2016	3004	Gateway Financial Solutions	Amount Claimed: 11,863.62; Distribution Dividend: 12.42; Claim #: 1; Dividend: 34.79; Amount Allowed: 11,863.62; Notes: (1-1) DEFICIENCY BALANCE/AUTO LOAN;	7100-000		\$1,473.67	\$1,677.07
10/18/2016	3005	City of Chicago Department of Finance	Amount Claimed: 13,501.00; Distribution Dividend: 12.42; Claim #: 2; Dividend: 39.59; Amount Allowed: 13,501.00; Notes: ;	7100-000		\$1,677.07	\$0.00
11/06/2016	3002	VOID: David Leibowitz		2100-003		(\$1,066.15)	\$1,066.15
11/06/2016	3006	David Leibowitz	Trustee Compensation	2100-000		\$1,066.15	\$0.00

SUBTOTALS

\$9,669.78

\$9,669.78

**FORM 2**  
**CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 15-20070-JSB  
Case Name: WHITE, THOMAS  
Primary Taxpayer ID #: \*\*\_\*\*\*1723  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 6/9/2015  
For Period Ending: 12/10/2016

Trustee Name: David Leibowitz  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*7001  
Account Title:  
Blanket bond (per case limit): \$5,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

<b>TOTALS:</b>	\$9,669.78	\$9,669.78	\$0.00
Less: Bank transfers/CDs	\$0.00	\$0.00	
<b>Subtotal</b>	\$9,669.78	\$9,669.78	
Less: Payments to debtors	\$0.00	\$5,405.18	
<b>Net</b>	\$9,669.78	\$4,264.60	

**For the period of 6/9/2015 to 12/10/2016**

Total Compensable Receipts:	\$4,264.60
Total Non-Compensable Receipts:	\$5,405.18
Total Comp/Non Comp Receipts:	\$9,669.78
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$4,264.60
Total Non-Compensable Disbursements:	\$5,405.18
Total Comp/Non Comp Disbursements:	\$9,669.78
Total Internal/Transfer Disbursements:	\$0.00

**For the entire history of the account between 03/28/2016 to 12/10/2016**

Total Compensable Receipts:	\$4,264.60
Total Non-Compensable Receipts:	\$5,405.18
Total Comp/Non Comp Receipts:	\$9,669.78
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$4,264.60
Total Non-Compensable Disbursements:	\$5,405.18
Total Comp/Non Comp Disbursements:	\$9,669.78
Total Internal/Transfer Disbursements:	\$0.00

**FORM 2**  
**CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 15-20070-JSB  
Case Name: WHITE, THOMAS  
Primary Taxpayer ID #: \*\*\_\*\*\*1723  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 6/9/2015  
For Period Ending: 12/10/2016

Trustee Name: David Leibowitz  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*7001  
Account Title:  
Blanket bond (per case limit): \$5,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET  
DISBURSEACCOUNT  
BALANCES

\$9,669.78

\$9,669.78

\$0.00

**For the period of 6/9/2015 to 12/10/2016**

Total Compensable Receipts: \$4,264.60  
Total Non-Compensable Receipts: \$5,405.18  
Total Comp/Non Comp Receipts: \$9,669.78  
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$4,264.60  
Total Non-Compensable Disbursements: \$5,405.18  
Total Comp/Non Comp Disbursements: \$9,669.78  
Total Internal/Transfer Disbursements: \$0.00

**For the entire history of the case between 06/09/2015 to 12/10/2016**

Total Compensable Receipts: \$4,264.60  
Total Non-Compensable Receipts: \$5,405.18  
Total Comp/Non Comp Receipts: \$9,669.78  
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$4,264.60  
Total Non-Compensable Disbursements: \$5,405.18  
Total Comp/Non Comp Disbursements: \$9,669.78  
Total Internal/Transfer Disbursements: \$0.00

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ